

This Instrument Prepared by and After Recording Return to: Paul F.T. Edwards, Esq. MS Bar No. 8577 Evans | Petree PC 1000 Ridgeway Loop Rd., Ste. 200 Memphis, TN 38120 901-525-6781

Indexing Instructions: Lot 212, Sec A, Lake 'O The Hills Subdivision, Section 19, Township 3 South, Range 9 West, Desoto County, Mississippi

Property Tax Parcel # 2075-21030-0003700

SPECIAL POWER OF ATTORNEY

I, Cynthia Jayne Casey Halford of Shelby County, Tennessee, do hereby make, constitute and appoint John J. Casey, of Desoto County, Mississippi, as my true and lawful attorney-in-fact for me and in my name, place and stead to perform any and all acts for me in connection with the mortgage loan refinance of property located in Desoto County, Mississippi, more particularly described as follows:

Lot 212, Section A, Lake O' the Hills Subdivision, located in Section 19, Township 3 South, Range 9 West, as shown on plat of said subdivision of record in Plat 2, Pages 29-33, in the office of the Chancery Clerk of Desoto County, Mississippi, to which plat reference is hereby made form a more particular description of said lot.

Being commonly known as: 3336 Monans Rill Cove, Hernando, MS 38632

The powers of said attorney shall include but not be limited to the following:

- 1. To execute notes, checks, drafts, deeds of trust or deeds of conveyance, which may require my signature in order to make such instruments valid and enforceable, more particularly, a first mortgage loan by First Tennessee Bank National Association to John J. Casey, in the amount of \$59,000.00; and
- 2. To deposit or withdraw, whether in whole or in part, and/or to form or to cause to be initiated, or to terminate, any account, whether cash or charge, or any certificate of security of any form or fashion in connection with this matter; and
 - 3. To act for me and on my behalf in all respects, as if I were acting for myself; and
- 4. My said attorney-in-fact shall not need judicial authorization or be required to post bond or other security in any of his actions, and he shall not be held liable or responsible by any party hereunder for any act of omission or commission, subject only to his acting in good faith.

This power shall continue in effect until revoked by me in writing or sixty (60) days from the date hereof, whichever occurs first, and I expressly provide further that this Power of Attorney shall not be affected by the death or subsequent disability or incapacity of any party hereunder.

IN WITNESS WHEREOF, I have hereunto set my hand this at day of September, 2009.

Thue Yayne Casey Halford

STATE OF TENNESSEE COUNTY OF SHELBY

Personally appeared before me, a Notary Public, Cynthia Jayne Casey Halford, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand and seal at office this 24th day of September, 2009.

TMC !

Notary Public

My Commission Expires: 8-20-2011

TENNESSEE:

NOTARY

PUBLIC

Commission Expires delia

Current Property Owner: John J. Casey 3336 Monans Rill Cove Hernando, MS 38632 (662) 429-5068